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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/638,560	08/14/2000	Bernard DeGroeve	0007314/0001	9964

7590 12/22/2004

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Intellectual Property Department
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EXAMINER


BACKER, FIRMIN

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 12/22/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No. 09/638,560	Applicant(s) DEGROEVE ET AL. 	
	Examiner Firmin Backer	Art Unit 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 October 2004.
- 2a) ☐ This action is FINAL. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-4,6-9,11-90,93-145 and 155 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-4,6-9,11-90,93-145 and 155 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ | 6) <input type="checkbox"/> Other: |

Response to Request for Reconsideration

This is in response to a request for reconsideration file October 12th, 2004. Claims 1-4, 6-9, 11-90, 93-145 and 155 are being reconsidered in this action.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1-4, 6-9, 11-90, 93-145 and 155 are rejected under 35 U.S.C. 102(e) as being anticipated by Kolling et al (U.S. Patent No. 6,385,595).

3. As per claims 1, 11, 12, 21, 33, 36, 43, 47-50, 84, 90, 93, 97, 111, 116 and 155, Kolling et al teach an electronic multiparty accounts receivable and accounts payable system for use by at least two system participants who have contracted with one another and who may owe debts to one another under one or more underlying contracts, the said system comprising electronic data storage means for storing accounts receivable and accounts payable information concerning the system participants; data entry means for entering accounts receivable and accounts payable information reflecting debts owed to a creditor participant by a debtor participant into the electronic data storage means of the electronic multiparty accounts receivable and accounts

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payable system electronic invoicing means for constructing an electronic invoice reflecting amounts owed to the creditor participant by the debtor participant on one or more underlying contracts electronic invoice presentment means for presenting the electronic invoice reflecting amounts owed to the creditor participant by the debtor participant for acceptance or rejection, authorization means for allowing the debtor participant to authorize the electronic invoice, wherein the authorization signifies the debt reflected in the electronic invoice has become a payment obligation due on a date certain; and confirmation means for allowing the debtor participant to confirm the electronic invoice without modification. wherein the confirmation transforms the debt reflected in the electronic invoice owed by the debtor participant into an independent payment obligation due on a date certain for a sum certain and free of defenses to the underlying contract wherein the creditor participant transfers the independent payment obligation due on the date certain for the sum certain to a third party entity as an electronic promissory note for settling a separate obligation between the creditor participant and the third party entity (*see figs 2, 3, 4, 10, 11, 12, 13, 14, column 2 lines 52-63, 5 lines 20-44, 8 line 44-11 line 44, 10 lines 56-61, 15 line 66-16 line 15, 18 line 25-56, 21 line 4-13, 28 line 20-65*).

4. As per claims 2-4, 6-9, 13-20, 22-32, 35, 35, 37-46, 51-90, 93-99, 98-110, 112-115, 117, 144 and 145 Remington et al teach an inventive concept of electronic multiparty accounts receivable and accounts payable system that encompass all the limitation disclose in the claims and related to the independent claims. Therefore they are rejected under the same rationale.

Response to Arguments

1. Applicant's arguments filed October 12th, 2004 have been fully considered but they are not persuasive.

a. Applicant argues that the prior art fail to teach an inventive concept with authorization means for allowing the debtor participant for acceptance to authorize and electronic invoice and an electronic promissory note for settling a separate obligation between the creditor and the third party entity. Examiner respectfully disagrees with Applicant characterization of the prior art. Kolling et al teach a template authoring workstation d used by the biller to create templates that contain the biller's processing instructions for displaying statements and invoices. A template contains the programmed instructions and graphic pattern for statement information to be presented to the consumer. A template may include such items as a corporate logo, a special font, any graphics to be presented on the statement, enclosures and any information required by law. In general, a template authored includes resources needed to interpret the statement data that will later be combined with the template and the resources needed to produce the electronic statement. These resources include data mapping information to indicate where statement data should be placed on the template, placement information for graphics, logos, and enclosures, graphics information either describing graphics or their location, font information, etc. TAWS 210 is used to gather all of these necessary resources and package them into a template that can be used by SGEN 222 to combine with individual consumer statement data in order to produce an electronic statement. A

variety of authoring tools may be used on TAWS 210. Kolling et al further an electronic statement originates from a biller or biller service provider (BSP) and is transmitted to a consumer financial institution (such as a bank) or a consumer service provider (CSP). Delivery of the electronic statement to such a bank and not directly to a consumer allows the bank to maintain its established relationship with that consumer and provides a simpler solution for billers who do not need to deal directly with a variety of electronic service bureaus. By offering a single, comprehensive electronic statement presentment system able to route statements from billers to any consumer financial institution for delivery to any customer of that biller frees a biller from the difficulties associated with establishing relationships with a multitude of service providers.

Conclusion

2. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

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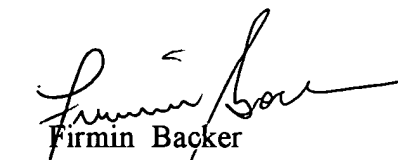
however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. (*see form 890*).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Firmin Backer whose telephone number is (703) 305-0624. The examiner can normally be reached on Mon-Thu 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


Firmin Backer
Primary Examiner
Art Unit 3621

December 21, 2004